

**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

LOANS AND ADVANCES - House Building Advance – Advance for House Construction to Smt. K.Nirmala, Assistant Section Officer, Minorities Welfare Department - Rs. 6,00,000/- (Rupees Six Lakhs only) - Sanctioned - Orders - Issued.

MINORITIES WELFARE (OP & BUDGET) DEPARTMENT

G.O.RT.No. 177

Dated: 8th December, 2014.
Read the following:

- 1) G.O.Rt.No.2314, Finance (A&L) Dept., dated 14-08-2014
- 2) Memo.No.3495/OP&Budget/A1/2014, dated: 17-11-2014
- 3) From Smt. K.Nirmala, Assistant Section Officer, M.W. Dept., Application, dated: 01.10.2014.

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ORDER:

Under Article 226 and 233-A of A.P. Financial Code Volume-I, Sanction is hereby accords to an amount of **Rs.6,00,000/-** (Rupees Six Lakhs only) for House Construction situated at Sy.No. 597 and 580/2, Plot No.35 at Mangapuram, Mittapalem Village & Panchayati, Chandragiri Mandal, Chittoor District to Smt. K.Nirmala, Assistant Section Officer, Minorities Welfare Department as follows:

- 1) The 1st installment of **Rs.2,00,000/-** (Rupees Two Lakhs only) shall be released and paid to the vendee name i.e., Smt. K.Nirmala, Assistant Section Officer, Minorities Welfare Department.
- 2) The 2nd installment of **Rs.2,00,000/-** (Rupees Two Lakhs only) shall be paid after Mortgage of the Land and the house to be built thereon in favour of Government is executed, and after the walls reach lintel level; and
- 3) The 3rd installment of **Rs.2,00,000/-** (Rupees Two Lakhs only) shall be payable to the loanee after the construction of the building has reached the roof level provided the Department is satisfied that the development of the area in which the house is built is complete in respect of amenities such as water supply, lighting, roads, drainage and sewerage.
- 4) That the construction of the house shall be carried out exactly in accordance with the approved plan, estimates and specifications in the prescribed forms which should be submitted to the Government along with the Mortgage Deed;
- 5) That he insures the house immediately on completion of construction at his own cost for a sum not less than the amount of the advance with interest due thereon and shall keep it so insured against damage by fire, lighting, cyclone and floods, year after year till the advance with interest due thereon is fully repaid to Government and deposit the policy with the Government;
- 6) That the construction should be completed within 18 months of the date on which the first installment of the sanctioned advance is drawn by him.
- 7) That the house is maintained in good condition, repair at him own cost and she shall continue to pay all the municipal taxes and local taxes regularly until the advance has been repaid in full;

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- 8) That he shall keep the building from all encumbrances; and
- 9) That any amount drawn by her in excess of the expenditure incurred should be refunded to Government together with interest thereon if any, forthwith.

2. Grant of advance is also subject to the following conditions:-

- a) Shall be carried strictly in accordance with the approved plan and specifications on the basis of which the amount of advance as been sanctioned. The plan and specifications must not be departed from without the prior concurrence of the Government. The grantee shall certify when applying for installments of advance admissible at the plinth and roof level in accordance with the plan and estimates furnished by her to the Government that construction has been carried out that the advance has actually been used to verify the correctness of the certificates.
- b) The construction of the building shall be completed within 18 months of the date on which the first installment of the advance is paid to the grantee. Failure to do so will render the grantee liable to refund the entire amount advance to her (together with interest thereon) in one lumpsum. The date of completion must be reported to Government without delay.
- c) Immediately on completion of construction of the house the grantee shall insure the house at her own cost, for a sum not less than the amount of the advance and shall keep it so insured against damages by fire, flood or lightning until the advance is fully repaid to the Government and deposit the policy with the Government.
- d) The house must be maintained in good condition at her own cost and the grantee shall continue to pay all municipal and local taxes regularly until the advance has been repaid in full. She shall also keep it free from all encumbrances.

3. This loan together with interest at the provisional rate of 5 1/2 % (simple interest) per annum shall be recovered as per the rules and orders issued from time to time. The recovery of principal shall be made first and then interest.

4. The recovery of the advance granted to the above individual shall commence from the month following the completion of the house or the nineteenth month after the date on which the first installment of the advance is paid to the grantee whichever is earlier. The recovery of the advance shall be effected through the monthly pay/leave salary bills. The principal amount of the advance granted Rs.6,00,000/- shall be recovered in (50) Fifty monthly installments, @ of Rs. 12,000/- (Rupees Twelve Thousand only) and the interest shall be recovered in (6) installments there after. The balance of the advance and the interest, if any, outstanding at the time of retirement or death of the loanee shall be recovered from her Death-cum-Retirement Gratuity. The date of superannuation of the individual is 31-01-2020.

5. For the misuse of the loan amount and non-observance of the House Building Advance Rules, penal interest at 1 1/2 times the normal rate shall be levied besides taking disciplinary action under the C.C.A. Rules against the defaulter as laid down in G.O. Ms.No.311, Finance (FW.A &L) Department, dated: 06-11-1996.

6. In case, the Grantee does not repay the balance of the advance due to Government on or before the date of retirement, it shall also be open to Government to enforce the security of the mortgage at any time and recover the balance of the advance due, together with interest by sale of the house or in such other manner as may be permissible under law. For any reasons other than the normal retirement on superannuation or if she dies before the repayment of the advance which shall become payable to Government forthwith. The property mortgaged to Government shall be reconveyed to the Grantee (or his successors interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

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7. The expenditure shall be debited to "7610 – Loans to Government Servants – MH 201- House Building Advance – SH (05) - Loans to Other Officers - 001 Loans to Other Officers".

8. The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad is informed that the spouse of the individual is not a Government servant. He is also informed that Sri M. Venkateswara Reddy, Asst. Section Officer has submitted surety and Agreement Bonds and the same are retained in the Department for record.

9. The Minorities Welfare (Claims) Department are requested to draw and disburse the amount sanctioned in Para (1) above to Smt. K.Nirmala, Assistant Section Officer, Minorities Welfare Department (Vendee).

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**SYED OMER JALEEL
SPECIAL SECRETARY TO GOVERNMENT.**

To

Smt. K.Nirmala, Asst. Section Officer, Minorities Welfare Department.

The Minorities Welfare (Claim) Department.

The Deputy Pay & Accounts Officer, Secretariat Branch, Hyderabad.

The Accountant General, A.P., Hyderabad.

The Finance (A&L) Department.

SF/Sc.

// FORWARDED :: BY ORDER //

SECTION OFFICER